

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

| | | | |
|-------------------|---|-----------|--------------|
| In re: | : | Case No.: | 18-23388-GLT |
| | : | Chapter: | 7 |
| Ryan M. Sant | : | | |
| Rachel A. Sant | : | | |
| | : | Date: | 1/10/2019 |
| <i>Debtor(s).</i> | : | Time: | 01:30 |

PROCEEDING MEMO

MATTER: #37 - Reaffirmation Agreement Between Debtor and
Harley-Davidson Credit Corp.
[2011 Harley-Davidson]

APPEARANCES:
Debtor: Rodney D. Shepherd

NOTES:

Shepherd: There is a presumption of hardship. The payment is \$275. They have a loan modification on their mortgage that should make it more affordable. They are current on the loan and would like to continue with it to attempt to increase their credit.

Court: In the absence of other evidence, the presumption of undue hardship has not been rebutted.

OUTCOME:

1. The Reaffirmation Agreement [Dkt. No. 37] is rejected (DB to issue).

DATED: 1/10/2019